

U.S. — Mass. — Cambridge

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Sixteenth Annual Report

OF THE

Associated Charities of Cambridge.

NOVEMBER, 1898.

ORGANIZED DECEMBER, 1881.

INCORPORATED JANUARY 16, 1883.



OFFICERS, 1897-1898.

President. — REV. GEORGE HODGES.

Vice-Presidents.

CHARLES W. ELIOT.

ARTHUR GILMAN.

JAMES B. THAYER.

MRS. CHARLES L. JONES.

EDMUND REARDON.

WILLIAM A. BANCROFT.

MRS. JOSIAH P. COOKE.

CALEB H. WARNER.

ALVIN F. SORTWELL.

RT. REV. WILLIAM LAWRENCE.

REV. FRANCIS G. PEABODY.

REV. EDWARD ABBOTT.

Secretary and Clerk of the Corporation. — ARTHUR E. JONES.

Treasurer. — HENRY N. TILTON.

Directors.

MRS. EDWARD B. ADAMS.

MISS MARIA MURDOCK.

MRS. MARY A. BACON.

JOHN F. MURRAY.

DR. FRANCIS J. BARNES.

MISS LYDIA M. PALMER.

JOHN GRAHAM BROOKS.

WILLIAM TAGGARD PIPER.

MRS. GEORGE S. CHASE.

MRS. HENRY C. RAND.

JOHN H. CORCORAN.

JAMES H. ROPES.

EDWARD A. COUNIHAN.

WARREN SANGER.

DR. JAMES A. DOW.

FRANCIS E. SEAVER.

MISS M. L. DREW.

DR. JOHN E. SOMERS.

MISS MARY A. ELLIS.

REV. ROBERT WALKER.

MRS. HENRY R. GLOVER.

MRS. W. W. WELLINGTON.

REV. EDWARD HALE.

MISS ALICE R. WELLS.

REV. FRANK O. HALL.

HENRY N. WHEELER.

REV. GEORGE HODGES.

REV. THEODORE F. WRIGHT.

MISS VELMA M. MORSE.

MRS. EDWARD WYMAN.

Secretary and Treasurer, Ex officio.

CENTRAL OFFICE.

ROOM 2, GRANT BUILDING, 671 MASSACHUSETTS AVE., CAMBRIDGEPORT.

OFFICE HOURS. 9 A. M. TO 12 M.

2 TO 4 P. M.

Telephone Number, 368-2.

MISS MARY L. BIRTWELL, *General Secretary.*

MRS. A. L. CHESLEY, *Registrar.*

MISS MARY I. BREED, *Assistant.*

The Board of Directors meets at the Central Office on the second Thursday of each month at 4 P. M.

OLD CAMBRIDGE CONFERENCE.

Executive Committee.

President.—REV. EDWARD HALE. *Secretary.*—MRS. J. G. THORP.
JOHN GRAHAM BROOKS. MRS. FRANCIS G. PEABODY.
MRS. BENJAMIN VAUGHAN. MRS. J. P. COOKE.
MISS ALICE R. WELLS. MISS E. H. HOUGHTON.
MRS. EDWARD WYMAN. MRS. G. A. STRONG.

Meets at the Social Union Rooms, 42 Brattle St., on the first and third Mondays of each month at 3.30 P. M.

CAMBRIDGEPORT CONFERENCE.

President.—MRS. M. A. BACON. *Secretary.*—MISS M. L. DREW.

Executive Committee.

Secretary.—MRS. G. F. RICKER.
MISS VELMA M. MORSE. MISS M. L. DREW. MRS. D. A. TOWNER.
MISS MARIA MURDOCK. MRS. C. F. LANG. MISS M. L. BIRTWELL.
MRS. W. W. WELLINGTON.

Ways and Means Committee.

MISS M. L. DREW, *Secretary.* MISS S. W. WHIPPLE. MRS. M. J. HADLEY.
MRS. A. L. CHESLEY. J. WATSON HARRIS. MISS S. A. PEAR.

Clothing and Mending Class.

MRS. G. F. RICKER, *Chairman.* MRS. JAMES STEWART.
MRS. L. C. ROBINSON. MRS. J. G. BALL.
MISS LYDIA M. PALMER. MRS. VERNAL TAYLOR.
MRS. M. A. BACON. MISS L. M. CHAMBERLIN.
MRS. A. C. WAITT. MISS M. E. LINCOLN.
MRS. ROBERT DANSKIN. MISS HELEN GILMORE.

MISS M. DANSKIN, *Bookkeeper.*

Committee on Intemperates.

REV. ROBERT E. ELY. MRS. JAMES STEWART.

Meets at the Central Office on the second and fourth Wednesdays of each month at 4 P. M.

EAST CAMBRIDGE CONFERENCE.

Pres.—MISS LYDIA M. PALMER. *Sec.*—MISS MABEL F. REYCROFT.

Executive Committee.

MRS. JOHN PIKE. MRS. H. N. HOVEY, JR. MRS. MARTIN DAVIS.
MRS. W. R. ADAMS. MRS. S. BALDREY. MISS ELIZA ULMER.
MRS. GEO. H. HOWARD. MRS. L. A. ECHERAN.

Ways and Means Committee.

REV. G. W. WHITTAKER. GEORGE H. HOWARD. GEORGE SPENCER
REV. H. F. FISTER. J. C. MOOR. G. F. HADLEY.
REV. ROBERT WALKER. D. C. ECHERAN.

Meets in the parlor of the Second Baptist Church, Cambridge Street, corner of Fourth, East Cambridge, on the first Friday of each month at 4 P. M.

NORTH CAMBRIDGE CONFERENCE.

Executive Committee.

President.—MRS. GEORGE S. CHASE.
Vice-President.—MRS. M. E. BROWN. *Secretary.*—MRS. M. E. WHITNEY.
MRS. H. C. RAND. MRS. H. S. FELLOWS. MRS. CHARLES ROBINSON.
MRS. D. W. BOND. MRS. W. W. CURTIS.

Meets at the Library of the Universalist Church, Massachusetts Avenue, North Cambridge, on the second and fourth Mondays of each month at 3 P. M.

Objects of the Associated Charities.

To promote co-operation among charitable agencies and individuals, in order to prevent imposition and duplication of relief.

To obtain and register accurate knowledge of the conditions and needs of the applicants for relief.

To give information concerning applicants, confidentially, to those charitably interested.

To procure employment, if possible; if not, to obtain suitable assistance for all really needy applicants for relief.

To prevent begging and fraud, and diminish pauperism. Especially to make sure that no children grow up as paupers.

To encourage thrift, industry, and self-dependence, through friendly intercourse, advice, and sympathy, and to help the poor to help themselves.

To aid in the diffusion of knowledge on subjects connected with the relief of the poor.

SIXTEENTH ANNUAL REPORT

OF THE

ASSOCIATED CHARITIES OF CAMBRIDGE.

REPORT OF THE DIRECTORS.

The Directors of the Associated Charities of Cambridge present their sixteenth annual report for the year ending September 1, 1898.

Number of cases registered during the year	1190
Number of new cases registered	488
The Central Office force has personally dealt with	516
Dealt with by Central Office and Conferences	730
Churches, charitable bodies, or individuals obtaining the services of the Central Office	251
Calls at the Central Office	2168
Families for whom aid was procured	110
Work procured, times	72

Visitation and Registration.

In every instance requiring full or partial charitable aid care is taken to obtain all the information which is necessary to find the wisest solution of the problem, having in view all the time the moral welfare of the needy and the promotion of their self-respect. In all cases the card bearing the facts of family occupation and other essential data is held in strict confidence and no information of the causes of poverty is given except to those who must know in order to render intelligent help. Some three thousand of these cards are now on file and are used as may be necessary to secure the best results.

In some fifteen cases when instant help was needed, the Office has given aid from a small sum provided by friends for this purpose, but it has not been the purpose to interfere with the regular work of the charities which are associated in our organization, but to act as a central bureau for them, and in every possible way to facilitate and render more effective their merciful work; and the information in the office is placed always at the service of any one who has a right to have it. In an illustrative instance during the year, the agent of a local charity called at the office to give warning of an impostor who was using the sufferings of his family as a means of begging, while he was spending in Boston saloons all the money received, and this agent found every fact relating to this person on record and useful in procuring a suitable sentence in court. But the duty of our office could not end at that point, for the neglected children were brought under the care of the State and by it provided with homes in the country. The woman with her infant was found a place of work, where both grew strong and well.

Other needs like the following have been relieved: —

1. A man with wife and six children lost work because of physical ailment. He became a junk collector, and was beginning to get along well when the city refused to renew his license because so many were applying. Our visitor went and stated all the facts, the license was given, and the family is self-supporting.

2. A woman with three children was deserted by her husband. They were assisted to move into the country where a small farm is carefully tilled and other children are taken to board.

3. A young girl in an intemperate family was taken and put under guardianship of one of our officials. For some time no good seemed to result, but now the girl is living in a good family earning her board and attending school, and energetically preparing herself to be a teacher.

4. A widow had a deed of her husband's burial lot. A relative of his died and she kindly loaned the deed to an undertaker so that the second interment might be made. Fourteen years

afterwards her daughter died and she needed the deed, but the undertaker refused it, demanding money said to be due in the case of the distant relative. The woman went about begging for this money until some one wisely sent her to our office, when the deed was very quickly obtained as held without right, and the woman's great distress was relieved.

Chattel Mortgages.

A very interesting and important work has been done in connection with the mortgaging of furniture to obtain small loans and the extortions of the mortgagees. Although our office workers were already fully occupied, this matter was deemed so urgent that a small appropriation was made for extra help rendered to Miss Birtwell in collecting at the City Hall the records of such loans, in explaining to the mortgagors their legal rights, and in procuring, so far as was possible, the discharge of the liens. One final good result of this work was the evidence collected, by means of which a more just law has been passed and is now having good effect.

Some examples of the working of this system hitherto in perpetuating poverty may be given from the large store of information gained by the investigation of loans in this city, in connection with which our office workers made explanations to forty-eight mortgagors, the volunteer workers to thirty-eight, and the paid assistants to sixty-one, making one hundred and forty-two explanations given by means of some four hundred calls upon the parties. As this was not direct relief work, it is not included in the foregoing statistics.

Some instances are the following:—

1. Attention was called to the needs of an aged woman who was said to be unable to procure fuel. There appeared to be no reason why her income would not provide for her, until it was

found that she had once borrowed twenty-five dollars on her furniture and was paying interest at the rate of one hundred and six per cent. By reducing this exorbitant charge to a legal one she was saved quite enough to buy her fuel. Her mortgage has since been settled.

2. A man borrowed fifteen dollars in 1893 and paid interest at the rate of one hundred and twenty per cent., or one dollar and a half a month, for forty-nine months. He then, through necessity, failed to pay the charge for two months and was three dollars in arrears, and then the mortgagee seized the furniture which had cost one hundred and fifty dollars, and left the man and his family in destitution after the loan had really been repaid many times.

3. In April, 1895, a man and his wife secured a loan of thirty dollars, and agreed to pay two dollars and a half a month in interest. Two dollars was the charge for making the papers, and the loan was started at thirty-two dollars. In 1896 the man died and another money lender took the lien, increasing the principal to thirty-six and a half dollars. Later in the same year another lender took the lien, now raised to forty and a half dollars. In 1897 a fourth transfer was made and the principal was increased to forty-four dollars. In 1898 the woman married again, and the mortgage was again transferred. This history illustrates the practice of forcibly transferring the lien from one loan office to another, always charging heavily for making the papers and so increasing the debt.

In some cases, when the parties could summon courage to do so, they went to the loan office accompanied by Miss Birtwell and demanded and received the discharge of the mortgage as already legally paid.

This extortionate practice had grown to be such a crime against humanity that the legislature was ready to enact a more stringent law, and now it remains for this and other cities to fix the fee for licenses to the money lenders and the amount of their bonds and to determine the rate of interest. At a hearing held by the city

government, Miss Birtwell gave facts and figures which will, it is hoped, bring into force an ordinance on this subject.

Stamp Savings.

There has been a gratifying development of this excellent system of thrift, which is especially helpful to children. Last year we reported four stations patronized by over five hundred children and an accumulation of \$188.39. We now report five stations, of which two are in East Cambridge and one each in Wards 1, 2 and 5. The total number of depositors so far is 1047 who have saved \$1027.49. These savings are withdrawn from time to time to buy clothing, fuel and other necessities, but there are still 681 accounts representing \$624.73 on deposit. This is a large sum, showing some perception of the wisdom of thrift and causing a diminution of suffering to just that extent. There is need of more stations and of volunteer workers to carry on the work.

Associated Churches.

The plan of associating the churches of Cambridge into a friendly band of workers for the physical, social and moral welfare of all the inhabitants, carrying with it the assignment of districts to all the willing churches for the purpose of friendship toward those not already associated with some church, is in effect an extension of our system of "friendly visitors" to an adequate degree. It has therefore received the cordial endorsement of the charities and we have given aid in the mapping out of the districts. The adoption of the plan seems to be assured by the friendly attitude of nearly all of the clergy and will have the best

effect upon our organization with which the churches will fully coöperate.

The committee having in charge vacation schools called upon our office, as it has done in the two previous years, to select twenty boys and eleven girls who would be especially likely to benefit by the vacation schools. The selection was very carefully made and justified itself by its results.

In presenting this report the directors wish to express their regret that the Rev. Edward Abbott, D.D., who has been their president since 1892, and a member of the committee before that time, and always heartily devoted to the cause, has decided to go abroad and therefore retires from the Board. Mr. D. U. Chamberlin, a valued member, has died.

The services rendered by Miss Birtwell, Mrs. Chesley and Miss Breed have been so faithful and their willingness at all times to perform extra labor for the sake of doing good have been so marked as to entitle them to the gratitude of the directors and of the entire community. The investigation of cases of need requires not only delicate investigations, but often long trips to see relatives and so find out the best means of relief, and rigidly limited hours of daily work cannot be maintained; but the good will has always met the need, and it is but just to express our appreciation of it.

The police have been of much assistance and their ready help is gratefully acknowledged. Mr. J. H. Corcoran's gift of clothing and the kindness of others have placed us and the city under obligations to them.

THEODORE F. WRIGHT, }
ARTHUR E. JONES, } *Committee.*

Ward I Conference.

SECRETARY'S REPORT.

There were held during the season of 1897-1898 seventeen meetings of the Executive Committee of Ward I, and sixteen meetings of the Conference, with an average attendance of eight. The largest number we have had at any meeting this year was twelve, which is much smaller than what we used to have in former years.

This is a small proportion of our visitors, who, as formerly, number about 22. During the year thirty-eight families have been visited regularly and two have been visited by volunteer visitors, though not regularly. In addition to this a good deal of work has been done for the Ward by the central office. In all, a total of ninety-two cases have been visited, or worked upon, by the Conference, the executive committee and the central office.

But numbers do not tell the whole story. The central office does a great part of the work, which is most invaluable to us, but the majority of cases which do not come before the Conference are those that do not require visiting regularly, on whom a prompt decision can be made, while, in connection with those cases that are referred to the Conference often the hardest work must be done. These are cases where some principle is involved that must be patiently sought for and then carefully, seriously and wisely considered and acted upon; cases where the only too natural impulse to do all you can think of for the present and on the instant, so that the immediate need may be relieved, must be soberly and in all kindness, restrained, that dangerous tendencies may not be developed and future demoralization encouraged in those who are temporarily in our charge.

Doubtless the central office could do this work most efficiently and completely. But then it ought not to; it is the affair of the

whole community, and just in so far as the Ward Conferences represent the well disposed of the community, here is their need and their opportunity; and I think I may truly say that no one feels this more earnestly than those who are now working so faithfully in the central office. There a record can be kept of the visits of investigation that are made, but no adequate record can be made of the patiently repeated visits that are made time after time, week after week, by the visitors, often to be met by closed doors, and no appearance of life, when the people have moved away, or are out at work. Or, most discouraging of all, to be admitted to indifference, or disinclination to be befriended, when no kind advice will be accepted or followed, and all real help is stubbornly rejected. Only the friendly visitor knows all the thought, time and effort that go to the care of each family visited. Of this no record can be kept, but at the Conference is the opportunity to talk it all over, to compare notes on perplexing situations, to get endorsement on what you have done, or are trying to do, and at least, to see how it strikes others similarly interested.

The Mending Class Committee reports as follows: —

The Mending Class began work December 23, 1897, two weeks later than usual, and closed with a "Tea" April 28, 1898, a period of 19 weeks. During that time, nearly two hundred garments, or about eighteen to each member, were mended and given to the eleven women who comprised the class. Each year the ladies see an improvement in the work that the women do, and hope, with the many valuable ideas gained from a visit to a similar class in Cambridgeport, to be able to make some changes that will enable them to enlarge their class next year.

CAROLINE T. HUBBARD, *Chairman*.

Among the many cases we have had before us during the winter there are two or three that seem worthy of mention, as encouraging from the progress made, or from the outlook for better things.

One of the cases which has been in our charge for nearly three years, came to our attention when the man of the family was

arrested for snatching a lady's purse when intoxicated. Though he took nothing from it, as he gave a false name and pleaded "not guilty," he was sentenced to two years in the House of Correction. After some further complication this sentence was revoked and he was resented for *three* years,— a very severe sentence, as it seemed to us.

This left his wife and five children without any support, and a very hard time they had of it.

A brother, a very worthy man, took them to live with him so they might share the rent of the rooms, but even then it was very hard to get food, fuel and clothing. The woman was eager to do what work she could, but as she suffered from salt rheum in her hands in winter time she could not do much washing or scrubbing. Some aid was given by the Overseers of the Poor, and the visitor got help for them in various ways from generous friends. Help was obtained also from the Möring Fund, but it was still very difficult, with no regular income, to support so many for so long a time. The central office interested the Secretary of the Massachusetts Prison Association in the case, and after many difficulties and delays, application was made, through him, to the Governor, and a pardon was obtained for the man about a year and a half ago, after he had served a year and a half of his time. On his release he obtained work off and on for a time, but with steadily improving prospects, and the last account was that the family was to move to a neighboring town, where there was promise of steady work.

As the man has remained entirely sober during the year and a half since his release, and has diligently sought and taken what work he could get, we feel justified in our action in urging his pardon, and, moreover, feel assured that what aid we gave the family in their hardest time of need, was only what was necessary to tide them over and has not tended to pauperize them.

Another case that we have followed with interest for many years seems now to be in a fair way to get upon a firmer basis

than ever before. It is a type of many other cases, where a woman is left a widow with eight small children and no income. Year by year they have been tided along by the visitor over hard places, but always with the object in view of helping them to be self-supporting and not making it too easy for them to rely on others for aid. The result is that now all the children who are old enough are earning what they can in various ways to help on the family, and the last report was that they had had no outside aid since the beginning of the year. A rather remarkable showing for a family of nine persons, where the oldest of the children is still well under twenty. It shows what aid given, or withheld, with discretion, can do.

I do not wish to close this report without saying a word further of appreciation and gratitude of the District Nurse for her faithful and devoted work among the poor and sick of our city. Her work is often a great comfort to the visitors who find her ready with her sympathy and help in cases which are of especial interest to them. She also keeps us in touch with cases where there is no visitor and, as her work is mostly in connection with the City Physician we gain, through her, some knowledge of cases that the city is caring for. Of course little of her work lies in this Ward compared to what she has in other parts of the city, but none the less should we be interested on that account.

As a last word, I shall merely express the hope that we may all feel our responsibility for this common cause more clearly and our interest in it more strongly this year than ever before.

Respectfully submitted,

ANNIE L. THORP,
Secretary.

Cambridgeport Conference.

SECRETARY'S REPORT.

The Conference of Wards II and IV has held during the year ending Oct. 12, 1898, eighteen meetings with an average attendance of ten visitors. At these meetings seventy-nine different cases have been discussed, many of them many times as the Conference has followed them in reports of investigation and visiting.

This by no means indicates the amount of work done in connection with this part of the city, as the following table from the records of the central office shows:

Families visited by volunteers	64
Other families investigated or worked for	<u>253</u>
Total	317

This does not include a few families seen in regard to some boy or girl going to the Vacation School, or those to whom free car tickets were given, or the mortgage work.

A comparison of these figures with those of the Conference proper may urge the need of visitors, of workers, of students in various lines more strongly perhaps than an appeal in words. To new cases and cases of emergency, the central office must and always does give immediate attention, but there still remains a long list of families asking for the constant and continued friendly interest that the visitor alone can give and that the central office finds it impossible to undertake.

Where immediate aid or temporary relief has been needed, the Howard Benevolent Society has responded generously, but the chief effort has been, as in former years, in the direction of finding work, encouraging self-support, inducing relatives and rightful supporters to assume the care, above all to lead the children into self-respecting, industrious ways. A frequent problem is

that of the deserting husband, or rather that of the family he leaves behind. This evil surely grows and will continue to grow so long as such a husband finds that he can go and come at will, while some one else keeps his family from starving and provides a home for his occasional visits.

Many gratifying reports appear upon our records, especially in the temperance work, where Mrs. Stewart has indeed earned the appreciation and thanks of the Conference.

The chairman of the Executive Committee reports five meetings, at which twenty-one cases were presented for special attention.

The chairman of the Sewing Class reports an attendance of seventy-two women upon the nine meetings of the class held during the winter. About 1300 second-hand garments have been received; 126 new garments have been made by the women; most of these have been distributed, the mending and the making by the women being counted as fair return for the garment received. The deportment of the members of the class is good, their interest is genuine, and the indirect influence upon their characters must be lasting and helpful.

M. L. DREW,
Secretary.

East Cambridge Conference.

SECRETARY'S REPORT.

The East Cambridge Conference has held nine meetings during the year in the ladies' parlors of the Second Baptist Church. The president, Miss Lydia Palmer, has been in attendance at each meeting, while the average attendance of our members has been seven.

The officers serving this year are the same as last, — Miss Palmer as President, Miss Reycroft as secretary, the executive board remaining the same also.

Twenty-one families have been aided by the East Cambridge Relief Association through our Conference this year, some requiring relief temporary, while others have had constant help. One of our number who has been helped a great deal for some time past is now getting along remarkably well independent of us, showing how much good the ideas and plans of the work are doing. True help is indeed only when one is taught to help himself.

The members held a most successful Martha Washington Tea in February, the funds going to the treasurer of our Relief Association, Rev. Robert Walker.

We seem to have enough visitors for our different cases, and all is opening up well for a new year, the new urgent cases being very few.

M. F. REYCROFT,
Secretary.

North Cambridge Conference.

SECRETARY'S REPORT.

The work of the Conference has been carried on with the usual amount of interest and activity; we have had about forty families under the care of twelve visitors. The average attendance at our meeting has been nine.

Each year brings us into better co-operation with the churches and benevolent individuals in this ward, and the police and truant officers show more interest in our work.

The number of urgent cases referred to us during the year has been unprecedented and we have had an unusual amount of chronic sickness.

We have kept in touch, so far as possible, with our old cases, some of whom are now self-supporting, and the immediate needs of people under our care have been met. As a whole the year's work has been encouraging.

We have been obliged to ask for more than the usual amount of assistance in the way of clothing, food and money, as the calls for emergency relief have been constant and pressing.

We have been successful in persuading relatives of families, where vice exists, to place money in our hands to be used at our discretion for the benefit of these families. We have had some trying and unsatisfactory people to deal with, and one or more perplexing cases; when old people, unable to work or to depend upon their children for support, are unwilling to receive aid from the Overseers or to go to the Almshouse.

We have several cases which show the remarkable courage of women left with several small children on their hands, and with no way of earning a living except by working by the hour washing and scrubbing.

Intemperance is the direct cause of poverty and suffering in

several families. We have succeeded in having one such family broken up, and the woman and children placed in comfortable homes.

The year ending October, 1898, has been the most successful in the history of the Ward V Day Nursery. Largest number of children in one day was twelve. The children are Colored, Irish, French, Swedish and English.

We must gratefully acknowledge the efficient work of the committee of twenty who have raised by subscription and other means, four hundred and one dollars and have placed the Day Nursery on a sound financial basis.

The Home Savings and the Stamp Savings societies have gained a firm foothold in this ward, although they have found child insurance a powerful rival. The collector has persuaded several families to give up the insurance and to begin to save the pennies.

We are indebted to the *What-so-ever* circle of King's Daughters for underclothing and flannels, and to the Helping-hand Circle of King's Daughters for contributions of groceries for day nursery and Christmas and Thanksgiving dinners, also for a beautiful Christmas tree and party for the mothers and children at the day nursery. One of the pleasant features of this Conference is the close relationship which exists between the visitors, and by this means much important assistance is obtained for our work which is "to do good unto all men."

MARY E. WHITNEY,
Secretary.

Treasurer's Report.

HENRY N. TILTON, TREASURER, IN ACCOUNT WITH THE
ASSOCIATED CHARITIES OF CAMBRIDGE.

DR.

1897

November.	To Balance on hand	\$ 843.06
	Receipts for year ending November, 1898 .	3,189.72
		<u>\$4,032.78</u>

CR.

By Sundry Expenses for the year ending November 4, 1898:—

Salaries of General Secretary and Assistants	\$2,666.69	
National Conference of Correction and Charities	7.50	
Printing	77.25	
Care of Office	64.05	
Car fares	47.36	
Sundry Small Expenses	16.32	
Postage	116.62	
Fuel and Gas	13.43	
Printing Annual Reports	78.00	
Stationery	15.54	
Charity Review for two years	4.00	
Collecting	33.95	
Expenses of General Secretary to Conference in New York	33.72	
Advertising	3.75	
Typewriting	6.30	
Rent of Office	200.00	
Rent of Telephone	50.63	
Stove in Office	15.50	
Expenses in Settling Chattel Mortgages	<u>12.50</u>	\$3,463 11
Loan to Stamp Savings Fund by Vote of Directors		150.00
Balance on hand November 4, 1898 .		<u>419.67</u>
		<u>\$4,032.78</u>

LIST OF CONTRIBUTORS TO THE FUNDS OF THE ASSOCI-
ATED CHARITIES OF CAMBRIDGE DURING THE
YEAR 1897-1898.

Abbot, Miss Anne W.	Bolles, Mrs. Frank
Abbot, Mr. and Mrs. E. H.	Boyd, O. T.
Abbott, Mrs. Edward	Bradford, Miss Edith
Agassiz, Mrs. Louis	Bradford, Russell
Albee, Miss H. M.	Brewster, E. C.
Allen, Prof. A. V. G.	Brewster, William
Allen, Prof. F. D.	Briggs, Prof. Le B. R.
Allen, Rev. J. H.	Bright, H. O.
Allison, G. A.	Brooks, John
Allyn, John	Brooks, J. G.
Almy, Charles	Brown, L. S.
Ames, Prof. and Mrs. J. B.	Brown, Mrs. M. A.
Anthony, Mrs. E. M.	Buck, Rev. C. W.
Arnold, J. H.	Bulfinch, Miss E. S.
Ashley, Prof. W. J.	Bulfinch, Mrs. S. G.
	Bullard, Mrs. M. A.
Bacon, Mrs. M. A.	Bullard, W. A.
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